

Exhibit F

**UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF NEW YORK**

Mark Macris,

Plaintiff,

v.

Experian Information Solutions, Inc. and
Specialized Lending Loan Servicing, LLC,
Defendants.

Case No. 17-cv-00361-WMS
ECF Case

**EXPERIAN INFORMATION SOLUTIONS INC.'S
AUTHENTICATION AFFIDAVIT**

Below the undersigned personally appeared, who being duly sworn, deposes and says:

1. My name is Eric Nichols. I am a resident of the State of Texas. I am over the age of 18 years and am competent to make this affidavit. The statements set forth in this affidavit are based on my personal knowledge.
2. I am custodian of the records or am otherwise familiar and competent to testify as to the authenticity of the records of Experian Information Solutions, Inc. ("Experian").
3. The documents attached to this affidavit are produced by Experian to Plaintiff in the above-referenced action. These documents are Bates stamped EXPERIAN_17-cv-361_0001 – 0022. These documents were made at or near the time of occurrence of the matters set forth by, or from information transmitted by, a person with

knowledge of those matters, were kept in the course of regularly conducted activity of Experian, were made by the regularly conducted activity of Experian, and these documents constitute business records of Experian.

4. The foregoing facts are true and correct.

Experian Information Solutions, Inc.

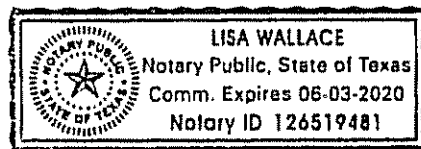
Signature: _____

Title: Regulatory Affairs Specialist

Executed on this 31st day of July, 2018.

Notary Public: Lisa Wallace

My commission expires: 06-03-2020



PROGRAM:	CAPRESPA	EXPERIAN-CONSUMER ASSISTANCE - CAPS	PAGE: 1																						
RUN DATE:	03/09/2017	ACDV Response	DOCUMENT VIEWED: Y																						
RUN TIME:	19:30:36	Auto Response: Printed - Manual Status																							
SUBCODE:	1270246	ACCOUNT #: 4750840000905357																							
DISPUTE REASON:	001 - Not higher. Provide complete ID.	SUBSCRIBER: Capital One	1640394982001																						
REMARKS:																									
Name:	CONSUMER IDENTIFICATION		SUBSCRIBER CONSUMER ID																						
SSN:	MARK K MACRIS	123-60-8390	12/09/1967																						
Curr Address:	770 MILLER RD		67 FEDERAL AVE																						
ZIP:	14068		CHEEKTOWAGA, NY																						
Prev Addr 1:			14275																						
Prev Addr 2:																									
Account Name:																									
RESPONSE:	21 - Change-Disp info accurate-Updated acct info unrelated to dispute		ON PROFILE																						
TRADE INFORMATION	SUBSCRIBER RESPONSE		PAID/ CURR WAS 150																						
Acct Condition/Cumm Status:																									
Acct Status/Rating:																									
Payment Rating:																									
Cl:	ECCOA		1																						
Balance:	Balance Date:		0																						
Am Past Due:			04/19/2013																						
Orig Delinq Date:																									
Credit Limit/Orig Amt:			300																						
High Credit Balance:			49																						
Charge Off Amt:																									
Sch Monthly Pay:	Act Pay:																								
Portfolio Name:																									
Date Last Pay:																									
Open Date:	Closed Date:		04/12/2012																						
Spec Comm Code:			03/05/2012																						
Cons Compl Code:	KH		M																						
Type:	Terms: Freq:		18																						
Original Creditor:			REV																						
Special Payment/Date/Amt:			M																						
Response History Grid																									
Year	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Year	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2017													2017												
2016													2016												
2015													2015												
2014													2014												
2013													2013												
2012													2012	2	1	0	0	0	0	0	0	0	5	4	3
2011													2011												
2010													2010												



Prepared for: MARK KENNETH MACRIS

Date: July 27, 2016

Report number: 1091-3097-92

Page 1 of 16

Dear MARK KENNETH MACRIS ,

To assist you in understanding your correction summary, we have provided additional information that relates directly to items on your personal credit report.

A divorce decree may not affect your contracts with creditors if you have a joint account with your ex-spouse. You will need to negotiate repayment with

creditors. For more information on divorce and how it affects your credit, please send your request to:

Credit Crossroads
P.O. Box 1239
Allen, TX 75013

You may also visit www.experian.com/credit-education.

Sincerely,

Experian
NCAC
PO BOX 9701
Allen TX 75013

PO Box 9701
Allen, TX 75013

MARK KENNETH MACRIS
270 MILLER RD
GETZVILLE NY 14068

CONFIDENTIAL

0135185276

EXPERIAN_17-cv-361_0007

www.experian.com

Date: July 27, 2016
Report number: 1091-3097-92

Page 2 of 16

Dispute Results

Our reinvestigation of the dispute you recently submitted is now complete. If we were able to make changes to your credit report based on information you provided, we have done so. Otherwise, we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to: review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

The results are on the following page. If an item

disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the requested status at the time of our reinvestigation. If an item says "Deleted," we have removed it from your credit report and taken steps so it does not reappear. If an item says "Remains," it means the company that reports the information to us has certified it is reported accurately. If an item says "Updated," you should look at the item carefully to see whether you believe it is now accurate. Sometimes the updated information reflects only a change to a balance or date, because the company that reports that item to us has certified that the rest of the information is accurate.

If our reinvestigation has not resolved your dispute, you have several options:

- You may add a statement of up to 100 words to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to Experian including this information in every credit report we issue about you.
- You may contact the company that reports the information to us and dispute it directly with them. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.
- You may provide us additional information or documents about your dispute to help us resolve it by visiting www.experian.com/upload. You may also mail your information to Experian, P.O. Box 9701, Allen, Texas 75013.
- You may file a complaint about Experian or the company reporting the item, with the Consumer Financial Protection Bureau or your State Attorney General's office.

0135185276

If there has been a change to your credit history resulting from our reinvestigation, or if you add a consumer statement, you may request that Experian

send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of Colorado, Maryland or New York). If you send a request to have your results sent to past recipients of your credit report, please designate the organization's name and address. In the event an organization is not specifically designated, we will generally default to sending only to companies that have requested your credit information as a result of an action you took, such as applying for credit, insurance, employment or apartment rental.

If interested, you may also request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit experian.com/consumerfaqs.

If no information follows, our response appeared on the previous page.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (e.g. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

CONFIDENTIAL

EXPERIAN_17-cv-361_0008

www.experian.com

Prepared for: MARK KENNETH MACRIS

Date: July 27, 2016

Report number: 1091-3097-92

Page 3 of 16

How to read your results

Deleted - This item was removed from your credit report

Remains - This item was not changed as a result of our processing of your dispute

Updated - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you

Processed - This item was either updated or deleted; review this report to learn its outcome

Results

We have completed the processing of your dispute(s). Here are the results:

Credit items	Outcome
SPECIALIZED LOAN SERVI 100870....	Updated

Visit experian.com/status to check the status of your pending disputes at any time.

CONFIDENTIAL

0135185276

EXPERIAN_17-cv-361_0009

Page 4 of 16

Payment history legend

OK	Current/Terms of agreement met	VS	Voluntarily surrendered
30	Account 30 days past due	R	Repossession
60	Account 60 days past due	PBC	Paid by creditor
90	Account 90 days past due	IC	Insurance claim
120	Account 120 days past due	G	Claim filed with government
150	Account 150 days past due	D	Defaulted on contract
180	Account 180 days past due	C	Collection
CRD	Creditor received deed	CO	Charge off
FS	Foreclosure proceedings started	CLS	Closed
F	Foreclosed	ND	No data for this time period

AMERICAN EXPRESS
PO BOX 981537
EL PASO TX 79998
Phone number
(800) 874 2717
Partial account number
3499908334758683
Address identification number
0029392788

Date opened	Type	Credit limit or original amount	Recent balance
Apr 1999	Credit card		\$692 as of Jun 2015
First reported	Terms	\$700	
Jun 2011	Not reported	High balance	
Date of status	Monthly	\$692	
Jun 2015	payment		
	Not reported		

Responsibility
Individual
Status
Account charged off/Never late. \$893 written off. \$692 past due as of Jun 2015.
This account is scheduled to continue on record until Mar 2022.
Comment:
Account closed at credit grantor's request.

Payment history

2015												2014												2013												2012											
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN						
CO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO					
2011																																															
DEC	NOV	OCT	SEP	AUG	JUL	JUN																																									
NO	NO	OK	OK	OK	OK	OK																																									

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

AB = Account balance (\$) **DPR** = Date payment received **SPA** = Scheduled payment amount (\$) **AAP** = Actual amount paid (\$)

	Feb15	Jan15	Jul14
AB	692	692	892
DPR	ND	ND	ND
SPA	ND	ND	ND
AAP	ND	ND	ND

► Between Jul 2014 and Feb 2015, your credit limit/high balance was \$700

CONFIDENTIAL

EXPERIAN 17-cv-361 0010

EXPERIAN 17-cv-361 0011

Page 6 of 16

Payment history

2011						2010
APR	MAR	FEB	JAN	DEC	NOV	OCT SEP
CO	150	80	60	30	OK	OK OK

Responsibility
Joint with
CATHERINE M MACRIS
Status
Foreclosure proceedings started. \$143,631 past due as of
Mar 2016.
Your statement
"Y ITEM DISPUTED BY CONSUMER"
Comment:
Foreclosure proceedings started.
This item was updated from our processing of your dispute in
Jul 2016.

Payment history

2016								2015								2014							
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL			
FS	150	780	780	780	150	150	150	150	780	150	150	150	150	780	150	150	150	150	780	150			

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

[illegible]

The original amount of this account was \$193,472.

0135185276

CONFIDENTIAL

EXPERIAN 17-cv-361 0012

www.experian.com

Prepared for: MARK KENNETH MACRIS
 Date: July 27, 2016
 Report number: 1091-3097-92

Page 7 of 16

Your accounts that may be considered negative (continued)

Payment history

2013 2012												2011												2010												2009																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
CLS	OK	30	OK	OK	OK	OK	30	30	30	OK	30	OK	30	30	30	60	30	OK	30	OK	30	60	30	OK	30	60	30	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
2008																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								

VERIZON
 500 TECHNOLOGY DR STE 300
 WELDON SPRING MO 63304
 Phone number
 (877) 325 5156
 Partial account number
 613400....
 Address identification number
 0029298160

Date opened
 Dec 2007
 First reported
 Aug 2013
 Date of status
 Dec 2013

Type
 Utility
 Terms
 1 Months
 Monthly
 payment
 Not reported

Credit limit or
 original amount
 Not reported
 High balance
 Not reported

Recent balance
 Not reported

Responsibility
 Individual
 Status
 Paid in settlement.
 This account is scheduled to continue on record until Jul 2019.
 Comment
 Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).
 Comment:
 Account paid in full for less than full balance

Payment history

2013				
DEC	NOV	OCT	SEP	AUG
CLS	NO	C	NO	C

Your accounts in good standing

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

Credit Items

CAPITAL ONE
 PO BOX 30285
 SALT LAKE CITY UT 84130
 Phone number
 (800) 227 4825
 Partial account number
 517805832311....
 Address identification number
 0028780425

Date opened
 Jan 2015
 First reported
 Feb 2015
 Date of status
 Jul 2016

Type
 Credit Card
 Terms
 Not reported
 Monthly
 payment
 \$25

Credit limit or
 original amount
 \$7,000
 High balance
 \$3,567

Recent balance
 \$435 as of Jul 2016

Responsibility
 Individual
 Status
 Open/Never late.

CONFIDENTIAL

0135185276

EXPERIAN_17-cv-361_0013

www.experian.com

Date: July 27, 2016
Report number: 1091-3097-92

Page 8 of 16

Your accounts in good standing (continued)

Payment history

2016												2015											
JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB						
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK						

www.experian.com

Prepared for: MARK KENNETH MACRIS

Date: July 27, 2016

Report number: 1091-3097-92

Page 9 of 16

Your accounts in good standing (continued)

CHASE	Date opened	Type	Credit limit or	Recent balance	Responsibility
PO BOX 901003	Jan 2013	Auto Loan	original amount	\$11,330 as of Jun	Individual
COLUMBUS OH 43224	First reported	Terms	\$22,500	2016	Status
Phone number	Jan 2013	72 Months	High balance	Recent payment	Open/Never late.
(800) 336 6675	Date of status	Monthly	Not reported	\$384	
Partial account number	Jun 2016	payment			
52873030....		\$384			
Address identification number					
0028780425					

Payment history

2016												2015												2014												2013											
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN						
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK						

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

	AB = Account balance (\$)												DPR = Date payment received												SPA = Scheduled payment amount (\$)												AAP = Actual amount paid (\$)											
	May16	Apr16	Mar16	Feb16	Jan16	Dec15	Nov15	Oct15	Sep15	Aug15	Jul15	Jun15	May15	Apr15	Mar15	Feb15	Jan15	Dec14	Nov14	Oct14	Sep14	Aug14	Jul14	May10	Apr11	Mar14	Feb10	Jan11	Dec29	Nov12	Oct09	Sep10	Aug10	Jul22	Jun18	May28	Apr29	Mar10	Feb24	Jan21	Dec29	Nov28	Oct29	Sep25	Aug22	Jul28		
AB	11,649	11,964	12,280	12,591	12,906	13,214	13,518	13,825	14,127	14,430	14,729	15,025	15,323	15,615	15,908	16,198	16,495	16,780	17,064	17,349	17,629	17,911	18,188																									
DPR	May10	Apr11	Mar14	Feb10	Jan11	Dec29	Nov12	Oct09	Sep10	Aug10	Jul22	Jun18	May28	Apr29	Mar10	Feb24	Jan21	Dec29	Nov28	Oct29	Sep25	Aug22	Jul28																									
SPA	384	384	384	384	384	384	384	384	384	384	384	384	384	384	384	384	384	384	384	384	384	384	384																									
AAP	384	384	384	384	384	384	384	384	384	384	384	384	384	384	384	384	384	384	384	384	384	384	384																									

The original amount of this account was \$22,500

COMENITY BANK/GNDRMNT	Date opened	Type	Credit limit or	Recent balance	Responsibility
PO BOX 182789	Nov 2015	Charge Card	original amount	\$360 as of Jul 2016	Individual
COLUMBUS OH 43218	First reported	Terms	\$600	Recent payment	Status
No phone number available	Nov 2015	Not reported	High balance	\$30	Open/Never late.
Partial account number	Date of status	Monthly	\$512		
585637375121....	Jul 2016	payment	\$25		
Address identification number					
0028780425					

Payment history

2016												2015											
JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV						
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK						

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

	AB = Account balance (\$)												DPR = Date payment received												SPA = Scheduled payment amount (\$)												AAP = Actual amount paid (\$)											
	Jun16	May16	Apr16	Mar16	Feb16	Jan16	Dec15	Nov15	Jun10	May10	Apr10	Mar10	Feb10	Jan10	Dec09	Nov09	Oct09	May15	Apr15	Mar15	Feb15	Jan15	Dec14	Nov14	Oct14	Sep14	Aug14	Jul14																				
AB	382	413	447	393	416	458	512	57																																								
DPR	Jun10	May04	Apr06	Mar02	Jan27	Dec31	Dec15	ND																																								

CONFIDENTIAL

0135185276

EXPERIAN_17-cv-361_0015

www.experian.com

Date: July 27, 2016
Report number: 1091-3097-92

Page 10 of 16

Your accounts in good standing (continued)

SPA	25	25	25	25	25	25	25	ND
AAP	65	35	50	25	40	55	75	ND

Between Nov 2015 and Jun 2016, your credit limit/high balance was \$600

DISCOVER FINANCIAL SERVICES	Date opened	Type	Credit limit or original amount	Recent balance	Responsibility
PO BOX 15316	Feb 2016	Secured Card	\$1,500	\$533 as of Jun 2016	Individual
WILMINGTON DE 19850	First reported	Terms	High balance		Status
Phone number (800) 347 2683	Feb 2016	Not reported	\$533		Open/Never late.
Partial account number 601100274191....	Date of status	Monthly payment			
Address Identification number 0028780425	Jun 2016				

Payment history

2016

JUN MAY APR MAR FEB

OK OK OK OK OK

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

AB	DPR	SPA	AAP
May16	Apr16	Mar16	Feb16
160	82	46	103
DPR	May25	Apr27	Mar27
SPA	20	20	20
AAP	ND	ND	ND

Between Apr 2016 and May 2016, your credit limit/high balance was \$1,000

Between Feb 2016 and Mar 2016, your credit limit/high balance was \$500

OCWEN LOAN SERVICING	Date opened	Type	Credit limit or original amount	Recent balance	Responsibility
1661 WORTHINGTON RD STE 100	Oct 2006	Mortgage	\$180,100	Not reported	Joint with
WEST PALM BEACH FL 33409	First reported	Terms	High balance		CATHERINE M MACRIS
Phone number (800) 746 2936	Feb 2007	30 Years	Not reported		Status
Partial account number 4035....	Date of status	Monthly payment			Paid, Closed/Never late.
Address Identification number 0029298160	Feb 2008	Not reported			This account is scheduled to continue on record until Feb 2018.

Payment history

2006 2007

FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB

OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK

0135185276

CONFIDENTIAL

EXPERIAN_17-cv-361_0016

www.experian.com

Reported for: MARX INVESTMENTS

Date: July 27, 2016

Report number: 1091-3097-92

Page 12 of 16

Record of requests for your credit history

We make your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years.

Inquiries shared with others

The section below lists companies that have requested your credit information as a result of an action you took, such as applying for credit or financing or as a result of a collection. The inquiries in this section are shared with companies that receive your credit history.

Examples of inquiries shared with others include:

- a real estate loan
- a home mortgage loan
- an auto loan
- an application for credit

SYNCHRONY BANK C/O PO BOX 965037 ORLANDO FL 32896 (800) 542 0800 Address Identification number: 0028780425	Date May 27, 2016 Reason Unspecified. This inquiry is scheduled to continue on record until Jun 2018.
ONEMAIN FI 6801 COLWELL BLVD IRVING TX 75039 (800) 922 6235 Address Identification number: 0028780425	Date Dec 9, 2015 Reason Unspecified. This inquiry is scheduled to continue on record until Jan 2018.
CAP ONE NA PO BOX 30281 SALT LAKE CITY UT 84130 (800) 955 7070 Address Identification number: 0028780425	Date Jan 6, 2015 Reason Unspecified. This inquiry is scheduled to continue on record until Feb 2017.
CHASE CARD PO BOX 15298 WILMINGTON DE 19850 (800) 432 3117 Address Identification number: 0028780425	Date Aug 22, 2014 Reason Unspecified. This inquiry is scheduled to continue on record until Sep 2015.

Inquiries shared only with you

You may not have initiated the following inquiries, so you may not recognize each source. We report these requests to you only as a record of activities, and we do not include any of these requests on credit reports to others.

We offer credit information about you to those with a permissible purpose, such as:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request);
- an end user to complete your mortgage loan application;
- insurance underwriting (auto or home).

These inquiries DO NOT affect your credit score and are not seen by anyone but you (except insurance companies may be able to see other insurance company inquiries).

CIC/USAA 535 ANTON BLVD STE 100 COSTA MESA CA 92626
(877) 284 7942
Date of inquiry: Jul 26, 2016

ECS/USAA FREE 535 ANTON BLVD STE 100 COSTA MESA CA 92626
(877) 284 7942
Date of inquiry: Jul 26, 2016

TRANSUNION INTERACTIVE 100 CROSS ST STE 202 SAN LUIS OBISPO CA 93401
(805) 782 6282
Date of inquiry: Jul 22, 2016

CIC/EXPERIAN CREDITWORKS 535 ANTON BLVD STE 100 COSTA MESA CA 92626
(866) 431 3471

Date of inquiry: Jul 21, 2016; Jul 13, 2016; Jul 12, 2016; Jul 11, 2016; Jul 09, 2016; Jul 08, 2016; Jul 07, 2016; Jul 06, 2016; Jul 05, 2016; Jul 03, 2016; Jul 02, 2016; Jul 01, 2016; Jun 30, 2016; Jun 29, 2016; Jun 28, 2016; Jun 27, 2016; Jun 24, 2016; Jun 23, 2016; Jun 22, 2016; Jun 21, 2016; Jun 20, 2016; Jun 19, 2016; Jun 18, 2016; Jun 17, 2016; Jun 16, 2016; Jun 15, 2016; Jun 14, 2016; Jun 13, 2016; Jun 12, 2016; Jun 11, 2016; Jun 10, 2016; Jun 09, 2016; Jun 08, 2016; Jun 07, 2016; Jun 06, 2016; Jun 05, 2016; Jun 04, 2016; Jun 03, 2016; Jun 02, 2016; Jun 01, 2016; May 31, 2016; May 28, 2016; May 27, 2016; May 26, 2016; May 25, 2016; May 24, 2016; May 23, 2016;

0135185276

CONFIDENTIAL

EXPERIAN_17-cv-361_0018

www.experian.com

Prepared for: MARK KENNETH MACRIS
 Date: July 27, 2016
 Report number: 1091-3097-92

Page 13 of 16

May 22, 2016; May 21, 2016; May 20, 2016; May 19, 2016; May 18, 2016; May 17, 2016; May 16, 2016; May 15, 2016; May 14, 2016; May 13, 2016; May 12, 2016; May 11, 2016; May 10, 2016; May 09, 2016; May 08, 2016; May 07, 2016; May 06, 2016; May 05, 2016; May 04, 2016; May 03, 2016; May 02, 2016; May 01, 2016; Apr 30, 2016; Apr 28, 2016; Apr 27, 2016; Apr 26, 2016; Apr 25, 2016; Apr 24, 2016; Apr 23, 2016; Apr 22, 2016; Apr 21, 2016; Apr 20, 2016; Apr 19, 2016; Apr 18, 2016; Apr 14, 2016; Apr 13, 2016; Apr 11, 2016; Apr 10, 2016; Apr 08, 2016; Apr 07, 2016; Apr 06, 2016; Apr 05, 2016; Apr 04, 2016; Apr 03, 2016; Apr 01, 2016; Mar 31, 2016; Mar 30, 2016; Mar 29, 2016; Mar 28, 2016; Mar 27, 2016; Mar 26, 2016; Mar 25, 2016; Mar 24, 2016; Mar 23, 2016; Mar 22, 2016; Mar 21, 2016; Mar 19, 2016; Mar 18, 2016; Mar 17, 2016; Mar 16, 2016; Mar 15, 2016; Mar 12, 2016; Mar 03, 2016; Feb 13, 2016; Jan 14, 2016; Jan 13, 2016; Dec 31, 2015; Dec 21, 2015; Nov 27, 2015; Nov 24, 2015; Nov 08, 2015; Oct 20, 2015; Oct 08, 2015; Oct 07, 2015; Sep 17, 2015; Sep 06, 2015; Sep 01, 2015; Jun 25, 2015; Jun 15, 2015

AMERICAN EXPRESS 2 PO BOX 981537 EL PASO TX 79998
 (800) 874 2717

Date of Inquiry: Jul 11, 2016

CONSUMERINFO.COM PO BOX 19729 IRVINE CA 92623
 (866) 673 0141

Date of Inquiry: Jul 01, 2016; Jun 17, 2016; May 27, 2016; May 13, 2016; Apr 29, 2016; Apr 15, 2016; Apr 01, 2016; Mar 18, 2016; Feb 26, 2016; Feb 12, 2016; Jan 29, 2016; Jan 15, 2016; Jan 04, 2016; Dec 11, 2015; Dec 01, 2015; Nov 13, 2015; Oct 30, 2015; Oct 16, 2015; Oct 02, 2015; Sep 14, 2015; Aug 28, 2015; Aug 14, 2015; Jul 31, 2015; Jul 17, 2015; Jun 26, 2015

CONSUMERINFO.COM INC PO BOX 19729 IRVINE CA 92623

No phone number available

Date of Inquiry: Jun 30, 2016; May 27, 2016; Apr 30, 2016; Apr 13, 2016; Apr 06, 2016; Mar 11, 2016; Feb 12, 2016; Jan 12, 2016; Dec 29, 2015; Dec 22, 2015; Dec 09, 2015; Nov 28, 2015; Oct 07, 2015; Jul 10, 2015; Jun 24, 2015

EQUIFAX CONSUMER SERVICES 1100 ABERNATHY RD NE STE 300 ATLANTA GA 30328

(678) 795 7000

Date of Inquiry: Jun 09, 2016

FIRST NATIONAL BANK OF OMAHA 1620 DODGE ST OMAHA NE 68102

(402) 342 2265

Date of Inquiry: Jun 09, 2016

XCEL/WEST HERR USED CAR 5535 TRANSIT RD WILLIAMSVILLE NY 14221

(716) 689 8900

Date of Inquiry: Jun 01, 2016; Feb 25, 2016; Sep 16, 2015

CAPITAL ONE PO BOX 30281 SALT LAKE CITY UT 84130
 (800) 955 7070

Date of Inquiry: May 17, 2016

TRUECREDIT/MY CREDIT HEA 100 CROSS ST STE 202 SAN LUIS OBISPO CA 93401

(805) 596 3366

Date of Inquiry: May 14, 2016

CHASE MTG PO BOX 24696 COLUMBUS OH 43224
 (800) 848 9136

Date of Inquiry: May 11, 2016

CREDCO/SPECIALIZED LOAN PO BOX 509124 SAN DIEGO CA 92150

(800) 523 0233

Date of Inquiry: May 04, 2016

AMERICAN EXPRESS 19640 N 31ST ST. AVE PHOENIX AZ 85027

(800) 874 2717

Date of Inquiry: Apr 29, 2016; Nov 27, 2015; Jul 11, 2015; Mar 07, 2015; Feb 07, 2015; Aug 07, 2014

CAPITAL ONE AUTO FINANCE 7933 PRESTON RD PLANO TX 75024

(800) 227 3883

Date of Inquiry: Apr 27, 2016

SANTANDER CONSUMER USA 8585 N STEMMONS FWY DALLAS TX 75247

(866) 222 4227

Date of Inquiry: Feb 24, 2016

LEXISNEXIS/INS/P&C 1000 ALDERMAN DR ALPHARETTA GA 30005

(866) 323 0932

On behalf of USAA for Insurance underwriting

Date of Inquiry: Jan 05, 2016

AXD/PINNACLE CAPITL MTG 250 COMMERCE STE 100 IRVINE CA 92602

(949) 769 7568

Date of Inquiry: Nov 30, 2015; Aug 11, 2015

COMENITY SERVICING LLC 220 W SCHROCK RD WESTERVILLE OH 43081

(614) 729 5000

Date of Inquiry: Nov 17, 2015

ONEMAIN 6801 COLWELL BLVD IRVING TX 75039

(800) 922 6235

Date of Inquiry: Oct 06, 2015

CONFIDENTIAL

0135185276

EXPERIAN_17-cv-361_0019

Date: July 27, 2016
 Report number: 1091-3097-92
 Page 14 of 16

CREDIT ONE BANK NA 585 PILOT RD LAS VEGAS NV 89119
 (877) 825 3242
 Date of Inquiry: Aug 19, 2015; Jul 22, 2015

CREDIT ONE BANK NA
 No phone number available
 Date of Inquiry: Jul 22, 2015

FINGERHUTWEBBANK 215 S STATE ST STE 800 SALT LAKE CITY UT 84111
 (801) 456 8350
 Date of Inquiry: Jul 02, 2015

CIC/EXPERIAN IDENTITY CH 535 ANTON BLVD STE 100 COSTA MESA CA 92626
 No phone number available
 Date of Inquiry: Jun 15, 2015

AMEX 1150 E UNIVERSITY DR FL 1 TEMPE AZ 85281
 (623) 492 5293
 Date of Inquiry: Jan 20, 2015

CAPITAL ONE PO BOX 30281 SALT LAKE CITY UT 84130
 (804) 967 1000
 Date of Inquiry: Dec 19, 2014

NATIONAL GRID USA INC 300 ERIE BLVD W SYRACUSE NY 13202
 (315) 474 1511
 Date of Inquiry: Sep 30, 2014

CAPITAL ONE PO BOX 30281 SALT LAKE CITY UT 84130
 (804) 967 1000
 Date of Inquiry: Sep 19, 2014

CHASE CARD PO BOX 15298 WILMINGTON DE 19850
 No phone number available
 Date of Inquiry: Aug 22, 2014

Personal information

The following information is reported to us by you, your creditors and/or other sources. Each source may report your personal information differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud protection efforts, a notice with additional information may appear.

Names

MARK K MACRIS
 Name identification number: 11371
 MARK MACRIS
 Name identification number: 4194
 MARK KENNETH MACRIS
 Name identification number: 12123

Addresses

These addresses are listed in no particular order and may include previous addresses where you received mail. The Address Identification number is how our system identifies the address and the source of that address, such as a creditor, court or potential creditor. The geographical code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address. These listings do not affect your credit score.

Address	Type of address	Geographical code
270 MILLER RD GETZVILLE NY 14068-1120 Address identification number: 0028780425	Single family	0-900320-29-1280
403 TEAKWOOD TER WILLIAMSVILLE NY 14221-3935 Address identification number: 0029298160	Single family	0-900640-29-1280
67 FEDERAL AVE CHEEKTOWAGA NY 14225-1707 Address identification number: 0029392786	Single family	0-1010310-29-1280
131 EUCLID AVE KENMORE NY 14217-2803 Address identification number: 0029229774	Single family	0-850030-29-1280
1682 KENSINGTON AVE APT5 BUFFALO NY 14215-1422 Address identification number: 0029181405	Apartment complex	0-1020060-29-1280
67 FEDERAL AVE GETZVILLE NY 14068- Address identification number: 0780972755	Single family	0-00-0-0760

0135185276

CONFIDENTIAL

EXPERIAN_17-cv-361_0020

www.experian.com

Prepared for: MARK KENNETH MACRIS

Date: July 27, 2016

Report number: 1091-3097-92

Page 15 of 16

Personal information continued

Address	Type of address	Geographical code
26 MAPLE DR BOWMANVILLE NY 14026-1030	Single family	0-1420330-29-5330
Address identification number: 0674366457		

■ Social Security number variations

As a security precaution, we did not list the Social Security number that you provided when you contacted us. The numbers below are variations that have been reported to us. Only the last four digits of each reported variation are displayed. Numbers that appear here vary from the number you used to generate this report. Actual differences in the numbers may be part of the displayed portion or part of the hidden portion.

XXX-XX-8390

■ Year of birth

1967

■ Telephone numbers

716 289 7447 Cellular
716 626 0136 Residential
716 626 0139 Residential

■ Spouse or co-applicant

CATHERINE

■ Former or current employers

SENTRY INSURANCE
RURAL METRO MEDICAL SVCS
NYS COMPENSATION BOARD
CARQUEST

--- End of Report ---

If you disagree with information in your report you may dispute most information at:
www.experian.com/disputes

You may also visit www.experian.com to view your report again.

CONFIDENTIAL

0135185276

EXPERIAN_17-cv-361_0021

www.experian.com

Prepared for: WMS NORTH CAROLINA
Date: July 27, 2016
Report number: 1091-3097-92
Page 16 of 16

THIS PAGE INTENTIONALLY LEFT BLANK

0135185276

CONFIDENTIAL

EXPERIAN_17-cv-361_0022